

Information to identify the case:

Debtor 1	<u>Jasmine T. Jones</u>	Social Security number or ITIN	xxx-xx-6629
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-30856-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jasmine T. Jones
aka Jasmine Aevedo, aka Jasmine Galloway,
aka Jasmine Childs

1/19/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Jasmine T. Jones
 Debtor

Case No. 17-30856-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 28

Date Rcvd: Jan 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2018.

db +Jasmine T. Jones, 713 Bradley Court, Mount Laurel, NJ 08054-4212
 cr +ROUNDPOINT MORTGAGE SERVICING CORPORATION, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 517121802 Acima Credit, 601 Lewis St, Orange, Sandy, UT 84070
 517121805 +Argosy University, 601 Lewis St, Orange, Orange, CA 92868-4844
 517121806 +Ati physical Therapy, 2032 New Castle Ave,, New Castle, DE 19720-7703
 517121808 +BGE, 110 W Fayette St, Baltimore, Baltimore, MD 21201-3708
 517121812 +Department Of Education, 11100 USA Pkwy, Sallie Mae, Fishers, IN 46037-9203
 517121813 +Evans Court, Po Box 580, Lakewood, NJ 08701-0580
 517121814 +Fast Track Urgent Care, 13428 New Hampshire Ave, Silver Spring, MD 20904-1264
 517121815 +Finger Hut, P O Box 701, Chesterfield, MO 63006-0701
 517121817 +Guardian Protection Services, PO Box 37751, Philadelphia, PA 19101-5051
 517121820 Mri, Po Box 7247-0311, Philadelphia, PA 19170-0311
 517121821 +Nova Southeastern, 3301 College Ave, Fort Lauderdale, FL 33314-7796
 517121822 +PSEG Power LLC, 80 Park Plaza, Newark, NJ 07102-4109
 517121823 +RoundPoint Mortgage, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1934
 517121828 +willow Lake Apartments, 13010 Old Stagecoach Rd, Laurel, MD 20708-1604

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM Jan 19 2018 23:13:00 Brian Thomas, Brian Thomas, Esq,
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 19 2018 23:17:57 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jan 19 2018 23:17:55 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: WFFC.COM Jan 19 2018 23:13:00 Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S,
 1451 Thomas Langston Rd., Winterville, NC 28590-8872
 517121807 +E-mail/Text: bk@avant.com Jan 19 2018 23:18:12 Avant, 222 N. Lasalle St. Suite 1700,
 Chicago, IL 60601-1101
 517121809 EDI: CAPITALONE.COM Jan 19 2018 23:13:00 Capital One, PO Box 85015,
 Richmond, VA 23285-5015
 517121811 E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Jan 19 2018 23:18:10 Comcast,
 PO Box 3006, Southeastern, PA 19398-3006
 517121816 +E-mail/Text: accountservices@greenlineloans.com Jan 19 2018 23:18:08 Greenline Loans,
 PO Box 507, Hays, MT 59527-0507
 517121819 +EDI: IRS.COM Jan 19 2018 23:13:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 517121826 EDI: WFFC.COM Jan 19 2018 23:13:00 Wells Fargo, PO Box 60510, Bobs F,
 Los Angeles, CA 90060-0510
 517121825 EDI: WFFC.COM Jan 19 2018 23:13:00 Wells Fargo, PO Box 60510,
 Los Angeles, CA 90060-0510
 517121827 +EDI: WFFC.COM Jan 19 2018 23:13:00 Wffnatbank, PO Box 94498, Las Vegas, NV 89193-4498
 TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517121804 Amplyfing
 517121824 Webpay
 517121818 interface photography, 4364 Rue Becket, Pierrefonds
 aty* +Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 517121803* Acima Credit, 601 Lewis St, Orange, Sandy, UT 84070
 517121810* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital One, PO Box 85015, Richmond, VA 23285-5015)

TOTALS: 3, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 21, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 28

Date Rcvd: Jan 19, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2018 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,
bthomas@ecf.epiqsystems.com
Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer
Services ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Rebecca Ann Solarz on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORPORATION
rsolarz@kmlawgroup.com
Seymour Wasserstrum on behalf of Debtor Jasmine T. Jones mylawyer7@aol.com, ecf@seymourlaw.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6